

Serial No. 09/754,465
Attorney Docket No. 10655.9900
AMEX Docket No. 200301935

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for facilitating a transaction, the method comprising:

receiving a request at a wallet server, from a user, for authorization from a financial institution to authenticate transaction data, wherein said request includes transaction data;

receiving signature data, by a wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to allow authentication of at least one of said user and a financial account;

authenticating at least one of said user and said financial account by obtaining verification of authenticity of said signature data from a security server;

processing said request at said wallet server;

authorizing transaction data, receiving authorization of said request by said wallet server, to obtain authentication data from a security server;

associating authentication data, by said wallet server, with at least one form; and

providing said at least one form to a merchant server to facilitate merchant server using the use of said at least one form to obtain an authorization from said security server.

2. (Canceled)

3. (Currently Amended) The method of Claim 1, wherein the transaction data said request includes purchase information, charge information and transaction instrument identifying information.

4. (Previously Presented) The method of Claim 1, wherein said receiving a request at a wallet server includes receiving a request at a digital wallet.

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5. (Currently Amended) The method of Claim 2, wherein the transaction instrument is a smart card.

Claims 6-38 (Canceled).

39. (Currently Amended) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive a authorization request from a user, wherein said request includes transaction signature data from a transaction instrument;
a processor configured to receive and process said request at said wallet server, and to obtain authentication data from a security server based on said transaction signature data;

a module configured to associate said authentication data with at least one form; and,

a module configured to provide said at least one form to a merchant server to facilitate ~~merchant server using the use of~~ said at least one form to obtain an authorization from said security server.

40. (Currently Amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server, from a user, for authorization from a financial institution to authenticate transaction data, wherein said request includes transaction data;

receiving signature data, by a wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to allow authentication of at least one of said user and a financial account;

authenticating at least one of said user and said financial account by obtaining verification of authenticity of said signature data from a security server;

processing said request at said wallet server;

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authorizing transaction data, receiving authorization of said request by said wallet server, to obtain authentication data from a security server;
associating authentication data, by said wallet server, with at least one form; and providing said at least one form to a merchant server to facilitate ~~merchant server~~ using the use of said at least one form to obtain an authorization from said security server.